



UNITED STATES MARINE CORPS

MARINE CORPS BASE
PSC BOX 20004
CAMP LEJEUNE, NORTH CAROLINA 28542-0004

BO 1741.1G
BSJA4

JUN 11 1993

BASE ORDER 1741.1G

From: Commanding General
To: Distribution List

Subj: SOLICITATION OF COMMERCIAL INSURANCE, MUTUAL FUNDS, STOCKS, AND OTHER SECURITIES AND INVESTMENTS ABOARD MARINE CORPS BASE, CAMP LEJEUNE

Ref: (a) SECNAVINST 1740.2D (NOTAL)
(b) BO 5370.4F

Encl: (1) Procedures for Certification of Agents to Conduct Business Aboard Marine Corps Base, Camp Lejeune
(2) Letter Application for Certification to Sell Life Insurance Aboard Marine Corps Base, Camp Lejeune
(3) Letter Application for Certification to Sell Mutual Funds, Stocks, and Other Securities and Investments Aboard Marine Corps Base, Camp Lejeune

1. Purpose. To establish mandatory procedures and regulations for ensuring that the solicitation and sale of commercial insurance, mutual funds, stocks, and other securities and investments to personnel aboard Marine Corps Base, Camp Lejeune, are conducted pursuant to the policies and standards set forth in references (a) and (b).

2. Cancellation. BO 1741.1F.

3. Summary of Revision. This Order contains a substantial number of changes and should be reviewed in its entirety.

4. Scope. This Order applies to all areas of Marine Corps Base, Camp Lejeune, including all housing areas.

5. Definitions

a. General

(1) Agent. A person who receives remuneration as a salesperson for a company, or whose remuneration is dependent upon either the volume of sales or the making of sales.

(2) Appointment. A prearranged meeting at a definite time and place, at the request of a Marine, sailor, or dependent, made for the purpose of allowing an agent, person, or solicitor, as defined herein, to attempt a sale of goods or services. By definition, an initial appointment can never be made in person on Base, and the practice of some agents, persons, or solicitors of responding to written requests for information in person and then arranging to immediately conduct sales negotiations is a violation of paragraph 7 of this Order.

(3) Commanding Officer. For the purposes of this Order only, includes duly designated officers in charge.

(4) DoD Personnel. All active duty officers (commissioned and warrant) and enlisted members of the Military Services and all civilian employees, including nonappropriated fund employees and special Government employees of all offices, agencies, and departments carrying on functions on this Base.

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(5) Person(s) or Solicitor(s). When used herein, these terms include individuals, dealers, tradesmen, salesmen, companies, corporations, and agents or representatives of such entities.

(6) Solicitation. The conduct of any private business, including the offer and sale of insurance, on board this Base.

b. Insurance Terms

(1) Insurer. Any company or association engaged in the business of selling insurance policies to DoD personnel.

(2) Military Association. Any organization which has been established for either profit or non-profit making purposes, whether or not the word "Association" appears in its title, and which:

(a) Is composed of and serving exclusively, members of the Armed Forces of the United States (on active duty, in a reserve status, in a retired status, or individuals who entered into such associations while on active duty) and their dependents.

(b) Offers its members life insurance coverage, either: (1) as part of the membership dues, or (2) as a separately purchased plan made available through a commercial insurance carrier or the association as a self-insurer, or a combination of (1) and (2).

(3) Insurance Carrier. An insurance company issuing an insurance policy.

(4) Insurance Policy. A policy or certificate of insurance issued by an insurer or evidence of insurance coverage issued by a self-insured association.

6. Authorization to Conduct Business - Issuance of Letter of Authorization, Expiration, Renewal, and Denial or Revocation

a. Issuance of Letter of Authorization. No agent may conduct business aboard Marine Corps Base, Camp Lejeune, without physically possessing a current Letter of Authorization as required by reference (b). The Letter of Authorization permits the agent to represent only the sponsoring companies named on the Letter of Authorization, and permits the agent to sell only the insurance policies, mutual funds, stocks, and other securities and investments offered by the sponsoring companies. Mere submission of a request for authorization will not suffice to permit the agent to conduct business aboard the Base. To obtain the required Letter of Authorization, the agent must:

(1) Obtain from the Base Insurance Officer (BIO) written certification that the agent and the companies sponsoring the agent have met the requirements for conducting business aboard the Base, i.e., that they have complied and have agreed to continue to comply with: (1) the conditions for private commercial solicitation set forth in paragraph 7, below; (2) the conditions governing solicitation for insurance sales set forth in paragraph 8, below; and (3) the certification procedures prescribed in enclosure (1), which include presenting a letter of application as set forth in enclosures (2) and/or (3), as appropriate. Certification does not constitute government or command approval of the insurance, mutual funds, stocks, or other securities and investments the agent is certified to offer.

(2) After obtaining written certification from the BIO, the agent must present the certificate to the Base Military Personnel Officer, who is responsible for issuing the Letter of Authorization, and comply with any administrative requirements of that office -- e.g., having photographs made, local records check, etc. The agent must carry the Letter of Authorization

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about the agent's person at all times while conducting business aboard the Base, and must present the Letter of Authorization upon request.

(3) In addition to the Letter of Authorization issued by the Commanding General, Marine Corps Base, agents must be aware of and comply with the requirements of reference (b) that they obtain a Letter of Authorization from, or check in with, tenant commands or area commanders to obtain specific permission to be in and use the facilities of those tenant or area commanders.

b. Expiration. The Letter of Authorization shall expire on the second anniversary of its date of issue, or the date the agent's North Carolina insurance license or securities registration is revoked or expires, whichever occurs first. After the agent's Letter of Authorization has expired, and until it is renewed, the agent may conduct no business in person (including contact with current and prior clients) aboard the Base.

c. Renewal. The Letter of Authorization is renewable within 90 days of its expiration in the same manner as the original was issued. Renewal is subject to the same conditions and procedures as original issue -- the letter application, BIO's certification, and issuance of the Letter of Authorization.

d. Denial or Revocation of On-Base Solicitation Privileges

(1) The conduct of private business on a military installation is a privilege, not an inherent right; therefore, any authorization to solicit or sell commercial insurance, mutual funds, stocks, and other securities and investment plans on this Base can be denied or revoked. The denial or revocation of solicitation privileges can be limited to the agent alone, or be extended to the companies the agent represents, depending upon the circumstances of the particular case. Grounds for initial denial of solicitation privileges shall be the same as for revocation of solicitation privileges. Delay in granting certification or the Letter of Authorization which results from a company or agent's mere failure to fulfill the procedural requirements set forth herein does not constitute denial of solicitation privileges.

(2) Grounds for denying or revoking solicitation privileges include, but are not limited to:

(a) Failure to meet the certification or other regulatory requirements prescribed in this Order.

(b) Commission of any of the practices prohibited in paragraph 7 below.

(c) Personal misconduct by an agent or representative while on the Base.

(3) If circumstances dictate, solicitation privileges may be suspended immediately for a period of up to 30 days while an investigation is conducted.

7. Conditions for Private Commercial Solicitation on Marine Corps Base, Camp Lejeune

a. When Solicitation is Permitted. Solicitation of DoD personnel and their dependents is permitted when:

(1) The Commanding General, Marine Corps Base, Camp Lejeune authorizes such solicitation. Such solicitation will be conducted on an individual basis by specific prior appointment in family quarters or in such other locations and at such hours as the unit commander/area commander may designate. When establishing the appointment, agents must identify themselves to the prospective purchaser as an agent for a specific company.

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(2) The agent has complied with local Base registration procedures, the provisions of this Order, and is appropriately licensed/registered in North Carolina.

b. Prohibited Solicitation Practices

(1) Presentations by agents to social gatherings, meetings, classes, mass formations, or any other assembly of DoD personnel, for any purpose, including counseling on thrift, financial responsibility, or sound financial planning.

(a) This prohibition does not preclude a presentation for individual counseling of military members on loans, consumer credit transactions, and insurance matters in order to encourage thrift, financial responsibility and sound financial planning when:

1. The presentation is made by a representative of an organization (such as a credit union, bank, or non-profit military association not underwritten by a commercial insurance company) which is approved by the Commandant of the Marine Corps, and

2. The presentation is expressly requested or approved by the Commanding General, Marine Corps Base, Camp Lejeune (Base Insurance Officer) via the chain of command.

(b) DoD personnel shall not assemble, or cause to be assembled, any group to be addressed by any agent of a commercial insurance, mutual fund, stock, security or investment company, or any agent of a military association which is underwritten by a commercial insurance company, and shall not invite any agent of such a company or association to address any assembly of DoD personnel when insurance, mutual funds, stocks, securities, investments or financial planning in general are to be mentioned. As provided in reference (a), this prohibition should not be construed to preclude private, non-profit, tax-exempt organizations composed of active and retired members of the Uniformed Services from holding meetings for their members on military installations. Attendance at these meetings must, however, be strictly voluntary. The time and place of such meetings are subject to the discretion of the designated representative of the Commanding General, Marine Corps Base, Camp Lejeune. Such meetings do not, however, provide any exemption from the other conditions and prohibitions of this Order. For example, the meeting shall not be used as a subterfuge for solicitation of sales of insurance.

(2) Making appointments with or soliciting DoD personnel who are in an "on-duty" status.

(3) Soliciting without appointment anywhere aboard Camp Lejeune, including family housing. Paragraph 5a(2) applies.

(4) Use of official identification cards or vehicle bumper stickers by retired or active members of the Armed Forces to gain access to military installations for the purpose of soliciting.

(5) Procuring or supplying (or attempting to procure or supply) roster listings of DoD personnel for the purpose of commercial solicitation, except pursuant to procedures implementing the Freedom of Information Act.

(6) The offering of unfair, improper, or deceptive inducements to purchase or trade.

(7) Practices involving rebates to facilitate transactions or to eliminate competition.

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(8) The use of any manipulative, deceptive or fraudulent device, scheme or artifice, including, but not limited to, misleading advertising and sales literature.

(9) Any oral or written representations which suggest or give rise to the appearance that DoD sponsors or endorses the company, its agents, or its goods, services, and commodities which it sells.

(10) The entry into any unauthorized or restricted area.

(11) The use of any portion of any Base facility, to include quarters, as a showroom or store for the sale of goods or services, except as specifically authorized by regulations governing the operation of exchanges, commissaries, nonappropriated fund instrumentalities, and private organizations.

(12) Soliciting appointments for any reason aboard this Base except by mail, by telephone or by personal contact off-base. Nothing herein authorizes any person to discuss private commercial matters when any party to the conversation is using a government telephone.

(13) The act of DoD personnel representing an insurance company, or dealing either directly or indirectly with any insurance company (or any recognized representative of an insurance company) as an agent, trainee, or in any official or business capacity, for the solicitation or sale of insurance to personnel aboard Camp Lejeune. Also prohibited is on-base solicitation by DoD personnel of any persons to become agents or trainees. This provision is applicable regardless of whether such representation is done with or without monetary compensation.

(14) Agents assuming or using titles such as "Battalion Insurance Counselor," "Unit Insurance Advisor," "SGLI Conversion Consultant," or other titles tending to indicate some official military or government position.

(15) The assignment or use of office or desk space for an interview for other than specified, prearranged appointments. During prearranged appointments, the agent will not display desk or other signs announcing the agent's name or company affiliation.

(16) The use of Base bulletins, the plan of the day, training schedules or any other notice, official or unofficial, announcing the presence of an agent and their availability.

(17) The distribution, or any other act done by any person for the purpose of providing availability for distribution, of literature or advertisement materials to anyone except the person being interviewed.

(18) The solicitation on board Base of students under instruction. The presence of agents in the training areas of the Rifle Range; Engineer School, Courthouse Bay; Service Support Schools, Camp Johnson; NCO Leadership School; School of Infantry, Camp Geiger; and all other areas of this Command where there are students assigned for instruction is prohibited even if an appointment has been made.

(19) Agent's possession of, or attempt to obtain or to coordinate or assist in processing, either official allotment authorization forms, those reproduced by a non-Federal agency, or copies thereof.

(20) Advertising addresses or telephone numbers of commercial sales activities conducted on the installation.

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8. Conditions Governing Solicitation for Insurance Sales

a. Life Insurance Policy Content Prerequisites

(1) Insurance policies, other than certificates or other evidence of insurance issued by a self-insured association, offered and sold to DoD personnel through an agent on Camp Lejeune must:

(a) Comply with the insurance laws of North Carolina and the procedural requirements of this Order.

(b) Contain no restrictions by reason of military service or military occupational specialty of the insured, unless such restrictions are clearly indicated on the face of the policy.

(c) Plainly indicate any extra premium charges imposed by reason of military service or military occupational specialty.

(d) Not provide for any variation in the amount of death benefit or premium based upon the length of time the policy has been in force, unless any such variations are clearly described therein.

(2) For the purposes of paragraph 8a(1)(b), (c), and (d) above, an appropriate reference stamped on the face of the policy will be utilized to draw the attention of the policyholder to any extra premium charges imposed and to any variations in the amount of death benefit or premium based upon the length of time the policy has been in force.

(3) Actual premiums payable for life insurance coverage shall be set forth separately.

(4) Variable life insurance policies may be offered provided they meet the criteria of the appropriate insurance regulatory agency.

b. Associations-General. The recent growth and general acceptability of quasi-military associations offering various insurance plans to military personnel is acknowledged. Some associations are not organized within the supervision of insurance laws of either Federal or State governments. While some are organized for profit, others function as nonprofit associations under Internal Revenue Service Regulations. Regardless of the manner in which insurance plans are offered to members, the management of the association is responsible for fully complying with the instructions contained herein.

9. Commander's Responsibility. Inherent in the authority reposing in commanders is the responsibility to prevent the inexperienced, naive, or merely ignorant subordinate from being persuaded by sophisticated sales agents to buy financial products for which the service member has no means to evaluate the need. The principal methods the commander has to fulfill this responsibility are controlling agents' access to the command to ensure their compliance with this Order and reference (c), and by providing subordinates with access to basic information on the nature of insurance or investment contracts, benefits to survivors of military personnel, and appropriate use of the allotment system. The key to putting these methods to work is appointment of the Unit Insurance Officer (UIO). The UIO is the commander's direct representative on insurance matters, and the principal conduit for exchange of information between the command and the BIO. The UIO shall also be available to counsel or refer individual Marines who are considering purchasing insurance on the dollar value of survivor benefits for individuals of their rank, time in service, and time in grade, and on the other topics covered on a group basis during troop information training.

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10. Use of Allotment System

a. Under no circumstances will insurance agents have allotment forms (or copies thereof) in their possession or attempt to assist or coordinate the administrative processing of such forms. The possession of allotment forms (or copies thereof) by agents will be cause for revocation of the privilege of solicitation for the maximum time allowed by regulations.

b. The official use of allotment authorization forms reproduced by a non-Federal agency or any official form bearing an unauthorized overprint is prohibited. Personnel officers and disbursing officers will not certify any such forms.

c. Allotments may be registered for insurance on the life of the member, the member's spouse or children.

d. No commanding officer shall permit applicants in pay grades E-1, E-2, or E-3 to complete an allotment request until the commanding officer has determined that at least seven days (not including the date of sale and the date the allotment is certified) have elapsed between the signing of a life insurance application and the certification of an allotment. This is a "cooling off" period in which to reconsider the insurance purchase. The purchaser's commanding officer may grant a waiver of this requirement for good cause, such as the purchaser's imminent departure from Camp Lejeune.

11. Action

a. Commanding Officers/Officers in Charge

(1) Appoint a commissioned officer in each company or unit of comparable size to be the UIO. The UIO is not expected to be a technical expert in the field of life insurance, but should be an individual of ordinary business prudence. No person who has any connection with a commercial insurance company, except as a mere policyholder, shall be designated as the UIO.

(2) Designate one or more appropriate locations where agents may, with reasonable privacy, interview those members of the command with whom prior appointments have been made. Under no circumstances may the designated location be in any barracks or BEQ.

(3) Ensure that all certified agents are extended equal opportunity for interviews by appointment at the designated area.

(4) Ensure that all agents visit prospective clients only by appointment, as defined in paragraph 5a(2) of this Order, and that such agents enter the command only in response to an appointment.

(5) Ensure that applicants in pay grades E-1, E-2, or E-3 are not permitted to complete an insurance allotment request until seven days have elapsed after the member signed a life insurance application. Paragraph 10d applies.

(6) Report suspected violations of this Order to the BIO and coordinate any investigation of alleged violations with the BIO.

b. Staff Judge Advocate. Appoint a judge advocate or civilian employee, GS-7 or higher, assigned to the Office of the Staff Judge Advocate, Marine Corps Base, to be the BIO. The BIO need not be a technical expert in the field of life insurance, but should be a person of ordinary business prudence. No person who has any connection with a commercial insurance company, except as a mere policyholder, shall be designated as the BIO.

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c. Base Insurance Officer

(1) Provide each agent soliciting aboard Marine Corps Base with a copy of this Order. Direct each agent to the proper office from which to obtain the Letter of Authorization.

(2) Carry out the certification procedures prescribed in this Order.

To ensure compliance with all provisions of this Order, only the forms provided in this Order may be used or accepted.

(3) Coordinate all insurance investigations. If an investigation causes the BIO to believe that sanctions should be imposed, a report of the investigation and the recommended sanctions will be forwarded to Commanding General, Marine Corps Base, Camp Lejeune. In this regard, the BIO will be guided by the provisions of reference (a) in the preparation of such recommendations. Reference (a) authorizes sanctions, including denial or revocation of solicitation privileges, against the agent and/or the company represented, not only at this installation but throughout the Department of the Navy.

(4) Provide an initial briefing to all newly-appointed UIO's.

d. Unit Insurance Officers

(1) Ensure that the following minimum requirements are discussed during troop information training:

(a) The purchase of life insurance is a purely personal business transaction which is intended to continue over a long period of years. If an insurance policy is allowed to lapse, the individual may not recover more than a nominal amount of the premiums paid.

(b) A review of all government benefits to survivors of military personnel, including the amounts per month which the survivor will receive under the Serviceman's and Veteran's Survivor Benefits Act, Social Security, the amount of the six-month death gratuity, burial rights, and similar benefits.

(c) A reminder that the allotment system is not a convenience to be abused. An allotment will provide the individual with easy means of making monthly premium payments so long as the individual is entitled to pay and allowances. An allotment does not mean the Government or the Command recommends the insurance policy, the agent, or the company. Personnel should be further informed that allotments are stopped automatically when a person is placed in a deserter status, or when pay allowances are reduced below that necessary to pay the allotment.

(2) Individually counsel military personnel, upon request, concerning the purchase of commercial life insurance with regard to the factors discussed in (1), above.

(3) Monitor insurance agents' access to the command to ensure compliance with the terms of this Order. Report any problems observed to their commanding officer with a recommendation whether an investigation is appropriate.

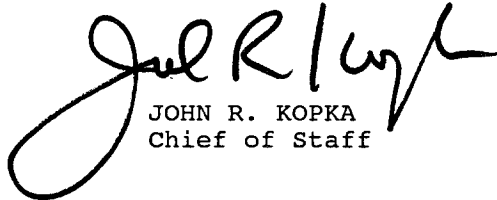
(4) Direct liaison with the BIO is authorized and encouraged.

12. Punitive Effect. The prohibited solicitation practices set forth in paragraph 7b of this Order are regulatory general orders, apply to all DoD personnel individually, and need no further implementation. A violation of these provisions is punishable in accordance with the Uniform Code of Military

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Justice for military personnel, is the basis for appropriate disciplinary procedures with respect to civilian employees, and may lead to the prosecution of civilian offenders. Noncompliance with other provisions of this Order are expected to be corrected by timely administrative action.

13. Concurrence. This Order has been coordinated with and concurred in by the Commanding Generals, II Marine Expeditionary Force, FMF; 2d Marine Division, FMF; 2d Marine Expeditionary Brigade, FMF; and 2d Force Service Support Group, FMF.



JOHN R. KOPKA
Chief of Staff

DISTRIBUTION: A
Base Insurance Officer (50)

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PROCEDURES FOR CERTIFICATION OF AGENTS TO
CONDUCT BUSINESS ABOARD MARINE CORPS BASE, CAMP LEJEUNE

1. Certification Procedures

a. Life Insurance

(1) A letter of application as set forth in enclosure (2) will be mailed to the BIO at the below address:

Commanding General
(ATTN SJA - Base Insurance Officer)
Marine Corps Base
PSC Box 20004
Camp Lejeune NC 28542-0004

(2) Applications that do not conform with enclosure (2) to this Order will be returned without further action.

(3) Upon receipt of an acceptable application, each agent will be contacted by the BIO to arrange for a briefing and execution of a statement setting forth in writing that the agent has read BO 1741.1G and understands that any violation of its provisions or other applicable regulations could result in withdrawal of certification for the agent, for the insurers the agent represents, or both, on this and other military installations.

(4) After signing the statement and securing the signature of the BIO, agents will be directed to proceed to the Base Personnel Officer, Building 12, for a local records check and issuance of a Letter of Authorization to solicit the sale of life insurance.

(5) The Letter of Authorization will expire on the second anniversary of the date of its issuance, upon termination of the agent's affiliation with the requesting company, or upon termination or revocation of the agent's North Carolina insurance license, whichever occurs first.

(6) A Letter of Authorization will be renewable within 90 days of its expiration by repeating the above procedure.

b. All Other Plans of Insurance. All other insurance plans made available to military personnel through personal commercial solicitation aboard the Base must comply with the restrictions contained in this Order and the policies set forth in SECNAVINST 1740.2D.

c. Mutual Funds, Stocks, and other Securities and Investment Plans

(1) A letter of application as set forth in enclosure (3) to this Order will be mailed to the BIO at the below address:

Commanding General
(ATTN SJA - Base Insurance Officer)
Marine Corps Base
PSC Box 20004
Camp Lejeune NC 28542-0004

(2) Applications that do not conform with enclosure (3) to this Order will be returned without further action.

ENCLOSURE (1)

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(3) Upon receipt of an acceptable application, each agent will be contacted by the BIO to arrange for a briefing and execution of a statement setting forth in writing that the agent has read BO 1741.1G and understands that any violation of its provisions or other applicable regulations could result in withdrawal of certification for the agent, for the companies the agent represents, or both, on this and other military installations.

(4) After signing the statement and securing the signature of the BIO, agents will be directed to proceed to the Base Personnel Officer, Building 12, for a local records check and issuance of a Letter of Authorization to solicit the sale of mutual funds, stocks, and other securities and investments.

(5) The Letter of Authorization will expire on the second anniversary of the date of its issuance, upon termination of the agent's affiliation with the requesting company, or upon termination or revocation of the agent's registration with the Securities Division, Office of the North Carolina Secretary of State, whichever occurs first.

(6) A Letter of Authorization will be renewable within 90 days of its expiration by repeating the above procedure.

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LETTER APPLICATION FOR CERTIFICATION TO SELL LIFE INSURANCE
ABOARD MARINE CORPS BASE, CAMP LEJEUNE

(COMPANY LETTERHEAD)

(Date)

Commanding General
(ATTN SJA - Base Insurance Officer)
Marine Corps Base
PSC Box 20004
Camp Lejeune NC 28542-0004

Dear Sir:

Please certify my company's agent(s) named in this letter to solicit sales of life insurance aboard Marine Corps Base, Camp Lejeune on behalf of my company. The agent(s) named in this letter, and my company, agree to abide by all laws and regulations pertaining to the sale of life insurance aboard Marine Corps Base, Camp Lejeune.

No unlicensed "trainee" nor any other unlicensed person will be used to make appointments for licensed agents under any circumstances for any purpose. Soliciting appointments aboard Camp Lejeune by any method other than U.S. mail, personal contact made off Base, or by telephone to a private number in government quarters will not occur under any circumstances. The company and its agents are aware of and accept the definition of the word "appointment" as set forth in paragraph 5a(2) of Marine Corps Base, Camp Lejeune, North Carolina Order 1741.1G (BO 1741.1G).

I have read and my agent(s) has (have) read BO 1741.1G concerning the sale of life insurance aboard Camp Lejeune. The company and the agent(s) employed by it realize that selling life insurance aboard Camp Lejeune is a privilege, not a right, and that failure to abide by the statutes and regulations pertaining to such sale may result in a revocation of that privilege. The company assumes full responsibility for its agent(s).

My company and its agent(s) are licensed to do business in North Carolina. All life insurance policies which my company and its agent(s) intend to offer aboard Camp Lejeune are in conformance with the laws of the United States, the State of North Carolina, and BO 1741.1G, and no others will be sold.

I list below the full name, Social Security number, complete home address (not a post office box number), and home telephone number of each agent for whom this company is requesting certification to sell life insurance aboard Camp Lejeune. Enclosure (1) to this letter contains a copy of each agent(s) valid North Carolina Insurance License. Neither the company nor the agent(s) listed has (have) had the privilege of soliciting the purchase of life insurance suspended or withdrawn by any Military Department or Military Installation. My company agrees to notify the Base Insurance Officer in writing concerning agents separated, or of disciplinary actions against the company or its agents.

ENCLOSURE (2)

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I have been specifically authorized by my company to make this request and bind the company in these matters.

Sincerely,

(Vice) President

Encl:

(1) Copy of each Agents' NC Insurance License

Sworn to and subscribed before me this _____ day of _____, 19____.

(Official Seal)

Notary Public

My Commission Expires:

ENCLOSURE (2)

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LETTER APPLICATION FOR CERTIFICATION TO SELL
MUTUAL FUNDS, STOCKS, AND OTHER SECURITIES AND INVESTMENTS
ABOARD MARINE CORPS BASE, CAMP LEJEUNE

(COMPANY LETTERHEAD)

(Date)

Commanding General
(ATTN SJA - Base Insurance Officer)
Marine Corps Base
PSC Box 20004
Camp Lejeune NC 28542-0004

Dear Sir:

Please certify my company's agent(s) named in this letter to solicit sales of mutual funds, stocks, and other securities and investments aboard Marine Corps Base, Camp Lejeune. The agent(s) named in this letter, and my company, agree to abide by all laws and regulations pertaining to the sale of mutual funds, stocks, and other securities and investments on board Marine Corps Base, Camp Lejeune.

No unlicensed "trainee" nor any other person not registered to sell mutual funds, stocks, and other securities and investments will be used to make appointments for registered agents under any circumstances for any purpose. Soliciting appointments aboard Camp Lejeune by any method other than U.S. mail, personal contact made off Base, or by telephone to a private number in government quarters will not occur under any circumstances. The company and its agents are aware of and accept the definition of the word "appointment" as set forth in paragraph 5a(2) of Marine Corps Base, Camp Lejeune, North Carolina Base Order 1741.1G (BO 1741.1G).

I have read and my agent(s) has (have) read BO 1741.1G concerning the sale of mutual funds, stocks, and other securities and investments aboard Camp Lejeune. The company and the agent(s) employed by it realize that selling mutual funds, stocks, and other securities and investments on board Camp Lejeune is a privilege, not a right, and that failure to abide by the statutes and regulations pertaining to such sales may result in a revocation of the privilege. The company assumes full responsibility for its agent(s).

My company and its agent(s) are registered to do business in North Carolina. All mutual funds, stocks, and other securities and investments which my company and its agent(s) intend to offer aboard Camp Lejeune are in conformance with the laws of the United States, the State of North Carolina, and BO 1741.1G, and no others will be sold.

I list below the full name, Social Security number, complete home address (not a post office box number), and home telephone number of each agent for whom this company is requesting certification to sell mutual funds, stocks, and other securities and investments aboard Camp Lejeune. Neither the company nor the agent(s) listed has (have) had the privilege of soliciting the purchase of mutual funds, stocks, and other securities and investments suspended or withdrawn by any Military Department or Military Installation. My company agrees to notify the Base Insurance Officer in writing concerning agents separated, or of disciplinary actions against the company or its agents.

ENCLOSURE (3)

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I have been specifically authorized by my company to make this request and bind the company in these matters.

Sincerely,

(Vice) President

Sworn to and subscribed before me this ____ day of ____, 19__.

(Official Seal)

Notary Public

My Commission Expires:

ENCLOSURE (3)